

## DESERET EVENING NEWS

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## DESERET NEWS PHONES.

Persons desiring to communicate by  
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For City Editor and Reporter, 259-2.
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## BANK EXAMINERS.

A bill before the Legislature, placing  
private banks in the same category as  
State and National banks, so far as of-  
ficial examinations are concerned, has  
caused a great deal of discussion. A  
majority of the committee to whom it  
was referred reported adversely to the  
measure, but the House adopted a mi-  
nority report, rendered by the author of  
the bill, and so it is placed upon its  
passage. The provisions of this pro-  
posed enactment are as follows:

"H. B. No. 3, by James A. Anderson,  
An act to amend section 2441 of the  
Revised Statutes of Utah, 1898, relating  
to Bank Examiners.

"Be it enacted by the Legislature of  
the State of Utah:

Section 1. That Section 2441 of the  
Revised Statutes of Utah, 1898, be, and  
the same is hereby amended to read as  
follows:

"The Governor by and with the con-  
sent of the Senate shall appoint a suit-  
able person to be called the Bank Ex-  
aminer, who shall examine into the af-  
fairs of every corporate and private  
bank, loan, trust or guarantee associa-  
tion, building and loan association and  
insurance company, domestic or fore-  
ign, except foreign companies trans-  
acting business in this State at least  
once a year, and as often if the Gov-  
ernor of State shall deem it necessary.  
He shall examine into the affairs of for-  
eign companies at such times as the  
Secretary of State shall deem such ex-  
amination necessary, and he shall per-  
form such other duties as may be pre-  
scribed by the State Board of Examin-  
ers or by law."

We have endeavored to learn what  
valid objection there can be to this  
proposition. The opposition to it ap-  
pears to be based upon the theory that  
the State should not interfere with or  
pry into the affairs of a private busi-  
ness concern, and further, that people  
who make deposits in private banks do  
not wish to have their personal finan-  
cial standing or operations inquired in-  
to by public officials. We are of the  
opinion, however, that there are mo-  
tives other than these that prompt ob-  
jections to the passage of the bill, and  
that these come rather from the pro-  
prietors of private banks, who fear an  
increase of taxation from the discov-  
ery of the extent of their transactions,  
and also from the comparison that  
would arise between their capitalization  
and the extent and volume of those  
transactions.

As to the first objection: It appears  
to us that there is a wide difference  
between requiring an inspection of or-  
dinary business affairs such as mercan-  
tile, industrial, manufacturing and other  
private enterprises, and the carrying  
on of banking businesses, which, al-  
though to some extent are private con-  
cerns, yet by reason of receiving in  
trust the money of numerous deposi-  
tors, become in a degree public insti-  
tutions, because the public entrust  
them with the care of their savings.  
There is a wide difference between pur-  
chasing articles, whether at wholesale  
or retail, and putting money for safety  
in a private bank. This distinction, we  
think, will be clearly seen by every  
thinking individual who considers it.

As to the second objection, it would  
apply equally to public as well as to  
private banking concerns. People who  
have deposits in State or National  
banks might offer a protest against of-  
ficial inquiries into the amounts of  
their deposits, just the same as if the  
money had been placed in a private  
bank. If it is improper in one case, it  
is improper also in the other. If it is  
right for a bank examiner to find out  
how much money has been placed on  
deposit by individuals in a public bank,  
it must be equally right for him to  
learn the same thing in a private bank.  
However, we do not understand that  
the purpose of the bill is to make a  
public matter of people's private af-  
fairs in either instance.

There have been a number of fail-  
ures of private banks in Utah during  
its brief history, and it is claimed that  
the troubles, and losses, and in some  
cases ruin, that have been the conse-  
quence might have been largely averted,  
if the affairs of those institutions had  
been investigated by a bank exam-  
iner in the same way that the af-  
fairs of the public banks are investi-  
gated. We look at this matter from  
the standpoint of the public welfare.  
People generally are unfamiliar with  
the laws relating to this subject, and  
are not aware of the exemption of pri-  
vate banks from the examination  
which it is now proposed to require.  
People who deposit their savings in  
such institutions, as well as those who  
do a regular banking business with  
them, should receive that protection  
from the law which is afforded by the

examinations required as to public  
banks.

We hope our legislators, who appear  
to be a careful body of intelligent men,  
will give this matter fair and impartial  
consideration, weighing it thoroughly  
and viewing it from the standpoint of  
the public interest, rather than from  
selfish or individual grounds. Private  
banks, ere, after all, in reality, for the  
reasons we have mentioned, quasi-pub-  
lic concerns, and should be viewed  
measurably, if not altogether, in that  
light. The bill is designed for the  
general welfare, and appears to be a  
beneficial measure.

## PARTISAN PROPOSALS.

The bill introduced by Senator Wal-  
ton to make the State Land Board  
a partisan body, occasions a great deal  
of comment. The objections do not  
come merely from members of the party  
now in a minority, but from stat-  
ewards in the ranks of the party in  
power. The principle which led a for-  
mer Legislature to make the State  
boards as well as local boards in cities  
non-partisan, is looked upon by the ma-  
jority of the people of this State as  
sound and in the public interest. To  
say that a non-partisan board is not  
responsible to the public, is to utter  
nonsense; and to argue that it is bet-  
ter to make them responsible to a po-  
litical party merely, is not to utter  
words of wisdom or a sentiment that  
will stand the test of sound reason.

It should always be remembered by  
any party that obtains control in the  
affairs of a State or a nation, that time  
and circumstances make great changes;  
that the dominant element today may  
become the dethroned tomorrow. Meas-  
ures that are solely and evidently in  
the interest of a faction of the com-  
munity do not meet with general fa-  
vor when they are understood, as they  
proceed from a narrow and contracted  
estimate of the purposes of govern-  
ment. Framers of laws should stand  
on broad and liberal ground, and pro-  
ceed along the lines of consideration  
for permanent and universal public  
benefit.

We do not understand that the de-  
sign of the measure under considera-  
tion is to exclude entirely representa-  
tion by the minority, but it is claimed  
that the bipartisan principle that has  
been established in this State may not  
properly be deemed non-partisan. This,  
however, is a mere play on words. The  
only sure way to establish such boards  
as are required for the management of  
some State matters so as to be non-  
partisan, is to give both prominent po-  
litical parties equal representation  
thereupon. If an attempt is made to  
leave the appointment of their mem-  
bers open without regard to the politi-  
cal status of the individuals, they  
might be composed entirely of active  
supporters of one political party. But  
by constituting them in the manner  
now provided by law they are made  
actually non-partisan, by the very fact  
that they are bi-partisan.

Of course, we do not expect that any-  
thing we may say will affect the minds  
of gentlemen so thoroughly imbued  
with partisan feelings, aims and in-  
tentions as are the positive and plan-  
ning professional political leaders. In say-  
ing so, we do not wish to cast any im-  
proper reflection upon their motives or  
their acts. They naturally think that  
anything which is for the strengthen-  
ing and continuation of their party in-  
fluence upon the State, is and must be  
for the public benefit. So that what  
they do is not as selfish as might ap-  
pear on the surface. All the same, that  
which is done simply for partisan pur-  
poses cannot be said to reach the higher  
level of sound statesmanship, and may  
recall to plague its promoters.

## JAPANESE PROBLEMS.

The current number of the North  
American Review contains an interest-  
ing article on "Japanese Problems,"  
written by Count Okuma, formerly  
prime minister of the Mikado. He en-  
deavors to correct the common impres-  
sion that Japanese civilization dates  
from the visit to that country, less than  
50 years ago, of the American admiral,  
Perry, which impression he character-  
izes as erroneous. The civilization of  
Japan, he says, commenced 1500 years  
ago, with the introduction of Indian  
and Chinese ideas, which were absorbed  
by the Japanese and by them given a  
distinct national form.

The writer explains how the western  
ideas were adopted and applied to the  
army system, to navigation, to salu-  
tation, to finance, to education, trans-  
portation, and other interests. The  
vast expense involved in the reforma-  
tion of Japanese institutions and  
methods to conform to modern types  
was a heavy burden, which was borne  
almost exclusively by the Japanese  
themselves, but a stage has been  
reached, he thinks, when foreign capi-  
tal is much needed in Japan, especially  
with a view to the development of the  
railways, and it is not unlikely that,  
with a view to attracting capital from  
outsiders, the law relating to foreign  
ownership of land will be changed.  
Count Okuma expects the development  
to continue. He says:

"It was found necessary to make  
new laws to meet the new conditions,  
and commercial and civil laws were ex-  
amined and codified. National and lo-  
cal administrations were introduced on  
European models, and the necessary  
laws made. Many banks were estab-  
lished, some with government subsidy,  
others by private enterprise. Railways  
were constructed and many other  
works instituted. The lack of trained  
Japanese necessitated the employment of  
foreigners for some little time. As  
soon as possible, many young men were  
sent to foreign countries to learn the  
various businesses and fit themselves  
to take the place of foreign helpers.  
Sometimes as many as a thousand such  
students would be dispatched in a  
year; on their return, they would gradu-  
ally assume all the positions possible  
in the Japanese institutions. Thus,  
by this method, the country is now able  
to supply all the men necessary for the  
conduct of its own affairs. During the  
last twenty years, great changes have  
taken place, but the consummation has  
not yet been reached; and, since the  
root has been well planted, there is  
more than the expected promise of a  
great and luxuriant growth from it."

The article is especially interesting  
because it shows that Japan, forty  
years ago, virtually stood in civiliza-  
tion, where China is today. At that

time the Japanese were planning to ex-  
clude all foreigners, as the Chinese  
Boxers are doing today; but, as soon  
as the Japs were convinced of the  
impracticability of isolation, they  
opened the country wide to western in-  
fluences, and rose, in a day as it were,  
to international prominence. Will  
China do the same? Is the wonderful  
history of Japan to be repeated in other  
Asiatic countries, and if so, what will  
be the consequence to Occidental aspi-  
rations? That question it would be  
foolish to ignore. Emperor William's  
famous cartoon may have been pro-  
phetic, after all.

## AGITATION IN PORTO RICO.

Porto Rico is not coming in for much  
attention in this country at the pres-  
ent time. A short time ago, the Porto  
Rican representative in Congress made  
a fervent speech, which was heartily  
applauded, in favor of the withdrawal  
of American soldiers from the island.  
He told Congress that they were not  
needed, because the people were loyal  
and full of patriotism.

News from San Juan, however, is to  
the effect that there is an anti-Ameri-  
can spirit in the island. One of the rep-  
resentatives in the island legislature  
is said to have broken out recently, and  
was cheered to the echo when he de-  
clared that "Porto Ricans should ask  
for their liberty with their heads held  
up, and not groveling on the ground."  
Other bitter speeches were made before  
the passing of the memorial to the  
United States Congress demanding  
greater liberties. Delegate Medina of  
Mayaguez says that American rule is  
more tyrannical than that of Spain,  
and that Porto Rico will never be con-  
tent until she is free.

The Porto Ricans demand statehood,  
but their ideas of statehood seem to be  
rather Spanish than American, for they  
talk of statehood under the "protector-  
ate of the United States. The United  
States, they suggest, shall have no pow-  
er to interfere in the internal or ex-  
ternal government of Porto Rico be-  
yond the appointment of a civil govern-  
or for the island, and this appoint-  
ment shall be made by the President  
of the United States. The state of Porto  
Rico, they further suggest, shall take  
no part whatever in the affairs of the  
United States besides placing its mili-  
tary, naval and other resources at  
our disposal in time of war. They also  
think the state of Porto Rico should  
be empowered to make its own treaties  
with foreign powers, and to maintain  
an army and navy of its own. This is  
evidently a species of statehood, for  
which there is no provision made in the  
Constitution.

The gentlemen who are advocating  
such views whether in or outside the  
legislature, bear watching. In all prob-  
ability they are thinking of the advan-  
tage it would be to themselves, to have  
a national treasury, and the control of  
the expenditures. For that is, gener-  
ally, the goal of South American political  
agitators. Let Porto Rico aim at Ameri-  
can statehood, and not at a kind un-  
der which the people may become the  
prey of rapacious agitators.

"Never kick a man when he is down,"  
doesn't go in football.

The weather is doing "the uncertain  
glory of an April day" act.

In the senatorial contest the Missouri  
legislature is doing nothing but mark  
time.

No federal grand jury can shake the  
Oregon legislature's faith in Senator  
Mitchell.

A Pennsylvania judge says that he  
"prefers hell to politics." What's the  
difference?

The czar is still in favor of the war,  
but oddly enough the war isn't in fa-  
vor of the czar.

It looks as though Green and Gaynor  
would be brought back to their dear  
native land.

Why is it that a cold winter with lots  
of snow is always called "an old fash-  
ioned winter"?

If the free garden seeds graft were  
the only one that ever got through  
Congress, the treasury would never  
show a deficit.

The President approves the Esch-  
Townsend rate bill but he wants it  
made a little more strenuous in the  
matter of the private car evil.

Senator Dolliver says he has noticed  
that mud and civilization go together.  
If that is the case, then Iowa should  
be at the very apex of the pyramid of  
civilization.

Cassie Chadwick refused to sign a  
petition for the commutation of Mrs.  
Kate Edwards' death sentence. This  
shows how firmly grounded in prin-  
ciple Cassie is.

Attorney-General Moody has issued  
instructions to all U. S. attorneys to  
see that the safety appliance law is  
strictly enforced. This means that the  
railroads must go slow.

When a correspondent tried to inter-  
view Gaynor and Greene on the privy  
council's decision in their case, word  
was sent him that they had nothing to  
say. The public will appreciate this  
kind consideration.

Yesterday the Electoral College con-  
ferred upon Theodore Roosevelt the  
degree of President of the United States  
and upon Charles W. Fairbanks the de-  
gree of Vice-President of the United  
States.

Military authorities are giving more  
attention to what a pugilist would term  
"in fighting," that is, hand-to-hand  
contests with the sword, bayonet, and  
the like. How one war upsets the the-  
ories based on the lessons of another  
war.

The polar bear, which for twenty-four  
winters has capered and basked in the  
zero breezes in Lincoln Park, Chicago,  
was, was frozen to death the other  
night. He was captured in 80 degrees

north latitude when young, and devel-  
oped into the biggest white bear in the  
country. This shows how much colder  
Chicago is than the polar regions.

## THE DIVORCE BUSINESS.

Springfield Republican.

The president's message regarding the  
divorce question is in proper form, be-  
ing carefully confined to the question of  
the collection of divorce statistics by  
the federal census bureau; at the same  
time, it serves admirably to focus pub-  
lic attention upon a great national evil.  
The Dodge-Morse divorce scandal in  
New York, in which an ex-supreme  
court judge of the state and a number  
of lawyers have been criminally im-  
plicated by the grand jury, affords a  
psychological moment for the presi-  
dent's brief and telling message. He  
does well to indicate that in state co-  
operation in divorce legislation a re-  
medy is to be found for the evil. Thus  
he wards off criticism to the effect  
that he is interfering in a matter which  
falls within the jurisdiction of the  
states.

## New York World.

Ordinary divorces is not sufficiently  
sensational to be the fashionable vogue.  
For a while divorced couples followed  
the fashion of immediate remarriage  
new matrimonial partnerships, but the  
latest divorce fad is for the man and  
woman to "marry over again." This  
novelty which will doubtless find  
imitators among the newly rich. In the  
last case of this kind the woman made  
proper terms with her husband in re-  
quiring him to pay \$3,000 to the man  
who in anti-suit divorce would be  
called her "gentleman friend." This  
man and his wife were divorced, and  
he preferred marrying another pre-  
viously married woman rather than the  
one who already owed him \$3,000.  
When one reads the accounts of these  
kaleidoscopic matrimonial affairs the  
"Mormons" seem decent and respect-  
able by comparison.

## RECENT PUBLICATIONS.

Many subjects of interest are dis-  
cussed in the February number of the  
North American Review. Count Oku-  
ma, who a few years ago was prime  
minister of Japan, writes of "Japanese  
Problems." Perry Belmont advocates  
legislation which will secure the "Pub-  
licity of Election Expenditures." Crom-  
well and Kennedy criticize the principles  
on which "The Spanish Treaty  
Claims" are determined by the com-  
mission appointed to pass upon them.  
James S. Metcalf outlines a plan for  
"Financing the National Theater." Dr.  
J. Scott Keltie, secretary of the Royal  
Geographical Society, enumerates  
some "Results of the South Polar  
Campaign." Augustus Rodin, the sculp-  
tor, contributes an article on "The  
Gothic in the cathedrals and churches  
of France." Charles F. Thwing, Presi-  
dent of Western Reserve University,  
explains why he answers in the affirma-  
tive the question, "Should College  
Students Study?" W. Morton Grinnell  
shows that the increase in "Railway  
Rates" in the past decade has been  
slight when compared with the in-  
crease in the price of general commodi-  
ties and in wages. Lieut.-Colonel A.  
W. A. Russell points out some "Lessons  
of the War for America and England." J.  
H. Hollander indicates how relations  
might be practically improved between  
"The Political Economy and the Pub-  
lic." William Roscoe Thayer considers  
"Biography" as a branch of history,  
and states his reasons for believing  
that there is likely to be a revival of  
interest in that department of litera-  
ture. Philip F. Bayard, a son of the  
late Senator Bayard, tells of "Condi-  
tions in Morocco." G. P. Brett sug-  
gests remedies for the dire poverty of  
the masses in our great cities. The de-  
partment of World Politics contains  
communications from London, St.  
Petersburg, Paris and Washington.—  
Franklin Square, New York.

## TEA

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means of all; it's the cheap-  
est of drinks; it's almost  
cheaper than water.

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them. That's what we're in busi-  
ness for. Bundle them up and  
send them to us. Let us apply  
our system and convert them in-  
to coin of the realm. Most of us  
could use a little more of it in  
our business—and we beg to sug-  
gest this as one way to ease the  
tension of the dull season.

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